

**State of Michigan**  
**Department of Licensing and Regulatory Affairs**  
**Office of Financial and Insurance Regulation**  
**Revised Enforcement Actions**  
**October – December 2012**

<b>Name</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Date of Action</b>	<b>Action Taken</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
ABC Payday Advance, Inc.	11524	Deferred Presentment	4-27-12	Notice of Opportunity to Show Compliance	MCL 487.2154(7) Failure to provide required information MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	10-29-12	\$2,100 Civil Penalty
Allied Check Cashing Michigan, LLC	11566	Deferred Presentment	8-8-12	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	10-3-12	\$2,100 Civil Penalty
American Benefit Concepts, Inc. Harper, Matt Juberg, Jason E.	7795	Securities	8-10-10	Cease & Desist Order	MCL 451.501 Unregistered Sales	Cease & Desist Order	11-20-12	Cease & Desist \$10,000 Civil Penalty
Broadway, Sharon R.	11642	Credit Union	11-28-12	Order of Prohibition	MCL 490.212 Misconduct of Business	Prohibition Order	12-6-12	Prohibition
Carrier, James R.	7780	Insurance	8-10-10	Complaint/Order/Notice of Hearing	MCL 500.1242 Unlawful Practices	Final Decision	11-26-12	Revoke License \$2,112 Restitution \$2,500 Civil Penalty

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Cash For Checks, LLC	11560	Deferred Presentment	6-29-12	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154(7) Failure to provide required information	Consent Order	10-15-12	\$1,000 Civil Penalty
Cash Jar	11606	Deferred Presentment	10-12-12	Complaint/Order/Notice of Hearing, Cease & Desist Order	MCL 493.13(3) Charges made were being paid, deducted, or received in advance, or compounded MCL 493.13(4) Loan processing fees exceeding 5% of the principal .	Cease & Desist Order	11-30-12	Cease & Desist
Cash Yes	11605	Deferred Presentment	10-12-12	Cease & Desist Order	MCL 493.13(3) Misconduct of Business MCL 493.2(1) Unlicensed Activity	Cease & Desist Order	12-12-12	Cease & Desist

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Cashland Financial Services, Inc.	11554	Deferred Presentment	6-18-12	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154(7) Failure to provide required information	Consent Order	10-19-12	\$10,500 Civil Penalty
Cashland Financial Services, Inc.	11588	Deferred Presentment	9-4-12	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	11-30-12	\$6,000 Civil Penalty
Celtic Insurance Company	11431	Insurance	3-8-12	Notice of Opportunity to Show Compliance	MCL 500.2213 Failure to establish an internal formal grievance procedure for approval by the commissioner MCL 500.1907 Failure to provide written notice to a covered person in plain English of the internal grievance and external review processes	Consent Order	12-05-12	\$500 Civil Penalty
Central Clearing Co./Cash Now, Partners, Limited Partnership	11595	Deferred Presentment	9-5-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	10-19-12	\$1,900 Civil Penalty

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Check Into Cash of Michigan, LLC	11600	Deferred Presentment	9-5-12	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	10-29-12	\$3,500 Civil Penalty
Cottonwood Financial Michigan, LLC	11577	Deferred Presentment	9-5-12	Notice of Opportunity to Show Compliance	MCL 487.2154(7) Failure to provide required information	Consent Order	10-24-12	\$3,900 Civil Penalty
Deezkop Rose, LLC	11555	Deferred Presentment	6-18-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	10-4-12	\$2,000 Civil Penalty
DebtWave Credit Counseling Inc.	11421	Debt Management	12-27-11	Cease & Desist Order	MCL 451.414(4) Unlicensed Activity	Consent Order	12-18-12	\$7,500 Restitution
Eagle Rentals, Inc.	11559	Deferred Presentment	6-29-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	10-4-12	\$500 Civil Penalty
Eastside Lenders	11535	Mortgage	6-28-12	Administrative Complaint/Order/Hearing	MCL 493.2(1) Unlicensed Activity	Cease & Desist	10-8-12	Cease & Desist
Erickson, Bruce E.  Erickson & Associates	11376	Insurance	11-23-11	Order of Summary Suspension	MCL 500.1239 Misconduct of Business	Final Decision	11-26-12	Suspend License  Revoke License \$3,845.15 Restitution

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FU Money LLC	11584	Deferred Presentment	9-4-12	Notice of Opportunity to Show Compliance	MCL 487.2154(7) Failure to provide required information	Consent Order	11-8-12	\$3,700 Civil Penalty
Huffman, David Freedom Group, Inc.	11629	Securities	11-5-12	Cease & Desist Order	MCL 451.414(4) Unlicensed Activity	Cease & Desist	12-17-12	Cease & Desist Order
Golden Liberty Ins. Brokers Johan Ramirez & Assoc. Insurance Brokers Ramirez, Shauna	11583	Insurance	8-1-12	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Cease & Desist Order	12-11-12	Cease & Desist Order
Hardy, Nickquawn	11515	Insurance	5-4-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful Behavior of an Agent MCL 500.249 Failure to Respond	Final Decision	10-12-12	Revoke License
Hawkins, Debra	11229	Insurance	9-22-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	10-10-12	Revoke License
Hersey, Charles	11550	Insurance	6-15-12	Proposed Consent Order	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	10-26-12	Revoke License
Hoose, John	11593	Mortgage	10-18-12	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	10-19-12	Prohibition

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Hoose, Scott	11594	Mortgage	10-18-12	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	10-19-12	Prohibition
JM Financial L.L. C.	11598	Deferred Presentment	9-4-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	12-5-12	\$4,300 Civil Penalty
JPay, Inc.	11449	Money Transmission	2-14-12	Notice of Opportunity to Show Compliance	MCL 487.1011 Providing money transfers without a license	Consent Order	11-21-12	\$152,500 Civil Penalty
Lithuanian Alliance of America	11562	Insurance	7-18-12	Notice of Opportunity to Show Compliance	MCL 500.224(4) Failure to Pay Invoice	Final Decision	10-5-12	Revoke License
McClendon, Taletha	11307	Insurance	6-14-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	11-9-12	Revoke License \$3,508 Restitution
Morton, Eric	11540	Insurance	6-15-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	10-25-12	Revoke License
Mr.V's Express Cash, L.L.C.	11596	Deferred Presentment	8-29-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	12-5-12	\$2,900 Civil Penalty
Reed, Nancy	11037	Securities	10-15-10	Cease & Desist Order	MCL 445.501 Unregistered Sale of Securities	Consent Order	11-16-12	\$1,000 Civil Penalty

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Rushing, Eric T.	11401	Insurance	12-27-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	10-9-12	Revoke License
Smith, Andrew	11319	Insurance	7-5-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	11-21-12	Revoke License